" Date of Deposit NOVEMBER 8, 2001



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

ORAZIO PATER, ANDREW BOEMI

Serial No.

"0

Filed:

Title:

ELECTRONIC PAYMENT SYSTEM

AND METHOD

Examiner:

Group Art Unit:

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents Washington, D.C. 20231

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97-1.98, Applicants would like to call the Examiner's attention to the references listed on the enclosed form PTO-1449. Copies of these references are also enclosed.

Applicants believe that none of the listed references, alone or in combination disclose or suggest Applicant's claimed invention.

Dated: NOVEMBER 8, 2001

Respectfully submitted,

CARDINAL LAW GROUP 1603 Orrington Avenue, Suite 2000 Evanston, IL 60201 (847) 905-7111

LESLIE B. WILSON Registration No. 33, 816 Attorney for Applicants

FORM PTO-1449	SERIAL NO. CASI	E NO.
	1	1330/4
		(GW:00-05)
LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT	FILING DATE GRO	OUP ART UNIT
(use several sheets if necessary)	APPLICANT(S): ORAZIO PATER ANDREW BOEMI	

REFERENCE DESIGNATION

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS/ SUBCLASS	FILING DATE
	A1	6,125,352	09/26/00	FRANKLIN ET AL.		
	A2	5,960,411	09/28/99	HARTMAN ET AL.		

FOREIGN PATENT DOCUMENTS

EXAMINER	DOCUMENT			CLASS/	TRANS	LATION
INITIAL	NUMBER	DATE	COUNTRY	SUBCLASS	YES	NO
		1				

EXAMINER	
INITIAL	OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)

EXAMINER	DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.